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Mr. John F. Carter  
F.D.I.C.  
25 S. Jessie St.  
STE 2300  
San Francisco, CA 94105

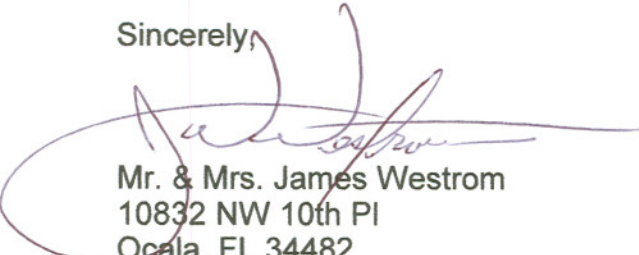
Dear Mr. Carter:

I am writing to you regarding the proposed charter which would allow Wal-Mart to open bank branches in their stores. It seems to me that this giant of industry has enough on it's plate without adding highly technical banking and investing responsibilities. Although having been founded on, and touting it's "friendly greeter" philosophy, these traits have long since disapeared. There is sometimes a friendly greeting at the door and the few and far between sales associates prefer to send you to another isle rather than provide the personal touch of showing you the item you asked about. The response is usually, gaze at the ceiling for a respectable time and then announce that "it's over there somewhere."

I confess that we do shop at Wal-Mart. We are captivated by the lure of lower prices (but not always, many are the same as their competitors.) However, we try to restrict our shopping to those items that are priced too low to resist. We much prefer to shop at more customer service oriented stores providing higher quality and more personal touches. My wife and I bemoan the loss of the Winn-Dixies and countless other stores whose employees are forced to seek other jobs as the big W-M forces them out of business.

While wishing Wal-Mart well in their pursuit of profits we miss the the relationships with small town businesses that are rapidly disapearing. Retailing is one thing but banking is something else. Banking requires a much differerent approach. Please do not allow Wal-Mart to gain another edge, another erosion of our connection to long established businesses causing them to vanish and leaving us with nothing left but the big blue and gray building and the giant parking lot, and the crowds, a building known as Wal-Mart.

Sincerely,



Mr. & Mrs. James Westrom  
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